



K A N S A S

JOHN P. SMITH, ADMINISTRATOR

DEPARTMENT OF CREDIT UNIONS

KATHLEEN SEBELIUS, GOVERNOR

DATE: August 24, 2006

BULLETIN: 2006-KDCU-CUB-06

TO: Management of Kansas chartered credit unions

SUBJECT: Second Quarter 2006 Call Report Statistics

There are 92 state chartered natural person credit unions in Kansas. Nationwide there are 5,308 federal credit unions and 3,232 federally insured state credit unions, for a total of 8,540 federally insured credit unions.

Total shares in Kansas credit unions are \$2,352,768,108. For calendar year 2006, shares grew \$88,361,099 or by 3.9%.

Overall, Kansas chartered credit unions remain financially stable. As of June 2006, the average net worth ratio was 12.23%. This compares to an average net worth for all federally insured credit unions of 11.36%.

The average delinquency for Kansas credit unions is 0.81%, compared to an average of 0.58% for all federally insured credit unions nationwide.

Return on Assets (ROA) for Kansas credit unions is 0.53% while average for all federally insured credit unions is 0.90%.

The challenge to Kansas credit unions is earnings and delinquency.

Below are complete numbers for the past three quarters and the current data for all federally insured credit union.

	KANSAS CHARTERED CREDIT UNIONS			ALL FEDERALLY INSURED CREDIT UNIONS
	December 2005	March 2006	June 2006	June 2006
Total Loans	\$1,973,474,250	\$1,973,442,578	\$2,007,968,605	\$476,364,028,738
Total Shares	\$2,264,407,009	\$2,357,117,776	\$2,352,768,108	\$593,668,353,375
Total Delinquency	\$24,417,451	\$16,246,318	\$16,281,903	\$2,777,751,582
Total Net Worth	\$333,948,943	\$337,109,421	\$340,156,634	\$77,811,629,908
Total Assets	\$2,749,788,855	\$2,816,436,361	\$2,810,011,262	\$696,995,720,416
Membership	487,128	491,229	490,616	85,381,055

Jack L. Hohman, Financial Examiner Administrator

August 24, 2006